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> LERCH AND HUESMAN, SOLICITORS 504 OLD COURT SAVINGS & LOAN BUILDING 16 SOUTH CALVERT STREET **BALTIMORE, MARYLAND 21202** (301) 539-0155

OF VALUABLE IMPROVED FEE SIMPLE PROPERTY

No. 322 Heather Ridge Drive, Frederick, Maryland

Under and by virtue of the power and authority contained in a certain Deed of Trust from JERI ANNE TOWNLEY, to HARRY E. CHESMAN AND JAMES A. TAYLOR, Trustees, dated May 23, 1980, and recorded among the Land Records of Frederick County, in Liber 1115, Page 428, (Joseph I. Huesman, R. Dougias Jones and Gerard F. Miles having been appointed as Substituted Trustees therein) default having occurred in the payment of the indebtedness thereby secured, and at the request of the party secured thereby, the undersigned Substituted Trustees will offer for sale at public auction on the premises on

FRIDAY, OCTOBER 19, 1984

3:30 P.M.

AT THE CIRCUIT COURT HOUSE DOOR, FREDERICK,

MARYLAND

all that land and premises described in said Deed of Trust as follows:

BEING known and designated as Lot No. 9, Block A, as shown on Plat entitled "Plat One, Heather Ridge at Antietam Village" recorded among the Plat Records of Frederick County, Maryland, in Plat Book 14, folio 181.

Subject to conditions restrictions and agreements of record, if any.

The property is improved by a two-story brick and frome duplex dwelling.

TERMS OF SALE: (\$2,000.00) cash or by certified check will be required of the purchaser at the time and place of sale, balance of the purchase money in cash upon final ratification of sale by the Circuit Court for Frederick County, and to bear interest at 13.0%, per annum from the day of sale to the day of settlement. All charges for conveyancing, recording, stamp taxes, transfer taxes, certificate of title, etc., to be at the cost of the purchaser. All other expenses, water rent, and real estate taxes and all other assessments and public charges, payable on annual basis including special paving tax, if any, to be adjusted to the date of sale, and assumed thereafter by purchaser:

Time is of the essence and terms of sale are to be complied with within ten days after final ratification thereof by the Court, otherwise the property will be resold at the risk and cost of the detaulting purchaser.

> JOSEPH I. HUESMAN, R. DOUGLAS JONES and GERARD F. MILES, Substituted Trustees

AUSTIN H. BOHN, Auctioneer 775-7607